DEPARTMENT OF DEFENSE
BANK OF AMERICA VISA TRAVEL CARD
EAGLS CARDHOLDER PILOT PROGRAM SURVEY - FINAL RESULTS
March 17, 2000

	# of participants	% of participants
Number of cardholders participating in program:	1086	N/A
Number of EAGLS logins:	155	14.27%
Number of survey responses returned	166	15.29%
Number of survey packets send back due to bad address	79	7.27%

	# of participants	% of participants
Number of respondents	166	N/A
Number of responses via paper survey	159	95.78%
Number of responses via the THD survey	7	4.22%
Number of respondents who never received EAGLS ID	34	20.48%
Number of respondents who never received training materials	34	20.48%

I. How useful was the:	# of respondents	% of respondents	rating: paper *	rating: electronic*
1 Letter	123	74.10%	7.1	4.4
2 Program Guide: Cardholder procedures-overview	121	72.89%	7.2	4.6
3 Program Guide:Cardholder procedures-features				
3a ATM access instructions	117	70.48%	7.4	4.1
3b Visa benefits	117	70.48%	7.2	4.3
3c Statement of Account	117	70.48%	7.6	4.3
3d Reconciliation of charges	117	70.48%	7.2	4.4
3e Payment methods	117	70.48%	7.3	4.6
3f Disputes and errors	117	70.48%	7.2	4.1
3g Suspension/cancellation of card privileges	116	69.88%	7.4	4.3
4 Program Guide: EAGLS user's guide-overview	116	69.88%	7.4	4.6
5 Program Guide: EAGLS user's guide-functions				
5a Log on procedures	112	67.47%	7.1	5.0
5b Inquiry function	111	66.87%	7.1	4.6
5c Maintenance function	111	66.87%	7.0	4.6
5d View current statement	111	66.87%	7.1	4.7
5e Place transaction in disputes	93	56.02%	6.9	4.0
5f Request a duplicate sales draft	93	56.02%	6.8	4.2

Note: The scale for the paper survey is 1-10, 1 being the lowest and 10 being the highest.
The scale for the electronic survey is 1-5, 1 being the lowest and 5 being the highest.

II. EAGLS User ID Mailer	Yes	No
1 Did you understand that this was information for the DoD Travel Card program?	105	9
2 Did you understand what you were to do with your EAGLS User ID?	97	17

III. Using EAGLS

The reason for not using EAGLS was:
> *"I tried logging on several times, succeed one time. Very cumbersome."*
> *"'Waited for statement."*
> *"I have not used the card since I have had no official travel to do that."*
> *"Just did a little navigation of the system-haven't actually used it yet."*
> *"Do not have a PC in my home and do not wish to use Government computer on Government time to access EAGLS."*
> *"No need. Rarely use card."*
> *"I do not have a computer and I don't have a need a this time to view my account. I'm satisfied with the statements in the mail/calling on the phone."*
> *"Limited travel and transactions. Didn't need any information."*
> *"The internet connection would run for long periods of time without opening the Inquiry Menu."*
> *"Didn't have a need to use my government card."*
> *"I did not receive a user ID and I was out of the state for two weeks on business."*
> *"Time!"*
> *"Since I received it I didn't go on government travel, so I didn't use the card."*
> *"Have not used it yet."*
> *"Did not have a need during the evaluation period."*
> *"Card was turned into detachment-I am AFIT/CI and not authorized TDY or card use during assignment (Grad May 01)."*
> *"I did not use the card often enough over the past year to require access."*
> *"No user ID mailer."*
> *"Didn't understand use of PINN because didn't get first package."*
> *"I'm sorry but I do not remember receiving the information ref. Inside this memo."*
> *"I did not receive my information!"*
> *"I did not get the information-"*
> *"Didn't understand program."*
> *"Time: Not planning on poing TDY for a while."*
> *"Not enough time in the day."*
> *"I use [biuing] statements. You have a good track record so I can quickly review the statement and don't find it necessary to go on-line."*
> *"I work full time, I am a mother of 3 and I do not have time to sit in front of a computer trying to 'figure this account stuff out'. "*
> *"Don't remember why."*
> *"I have not had any reason to access my account via EAGLS system. I probably would use it if I ran into problems with my account."*
> *"Couldn't log on - didn't know or understand what you were doing."*
> *"Didn't need it. Card works fine."*
> *"I have not used my government Card."*
> *"My tracking was with 1-800 #. I can't recall that EAGLS info was received + haven't used it."*
> *"Used maybe twice due to being moved around in unit not on computer enough."*
> *"No computer."*
> *"Didn't know I could."*

III. Using EAGLS (continued)

The reason for not using EAGLS was:
> "No privacy in offIce to access web. Personally see no benefit to using EAGLS. Just another PIN/password to remember."
> I was not able to log on with the password I was givin."
> "My computer is having a lot of difficulty logging on to the internet. I would like to use the program when everything gets worked out. It sounds good!"
> "Not necessary, I don't use this service."
> "Not interested."
> "I have no information in it."
> "I use the card so seldom that it is not worth the time. My bill in the last year has been $45.00. I do not keep track of that."
> "Not authorized to access EAGLS."
> "Not authorised."
> "I do not concur with having my account nbr. on any external computer network. Too much fraud out there. Haven't you heard?!"
> "During the EAGLS Pilot program I did have a requirement to use EAGLS to access my acct info."
> "Have not had a reason to use the system."
> "Could not get into the program."
> "Have been deployed to often. Have not had time yet."
> "I don't remember receiving training info from your company."

How easy to use was:	# of respondents	% of respondents	rating: paper *	rating: electronic*
1 Logging on to EAGLS	73	43.98%	7.7	4.5
2 Accessing functions from the Main Menu	72	43.37%	7.6	4.4
3 Navigating the system	69	41.57%	7.4	4.0
4 Maintain account information	62	37.35%	7.5	4.3
5 Requesting a replacement card	38	22.89%	7.4	4.8
6 Changing your PIN (ATM)	44	26.51%	7.4	4.9
7 Viewing your current statement	65	39.16%	7.7	4.7
8 Placing a transaction in dispute	29	17.47%	6.7	4.7
9 Requesting a duplicate sales draft	32	19.28%	6.4	4.4
10 Accessing the Bank of America newsletter, AccessGSA	40	24.10%	7.4	4.4
11 Performance of the THD-overall	43	25.90%	7.4	4.4
11a Up-to-date information	43	25.90%	7.7	4.2
11b Chat room-online help	24	14.46%	6.5	4.7
12 EAGLS online training	36	21.69%	7.1	4.0

IV. Cardholder/EAGLS User Comments

1. EAGLS Functionality:

> *"I did not use it."*
> *"Method of payment"*
> *"Adequate"*
> *"I think everything is okay. I don't see any need to make anymore changes."*
> *"I appreciate the ability to access my account and all the information contained there in."*
> *"The program is a great idea. I believe it will help anyone who has a dispute on a charge the most."*
> *"Some confusing language and links were not there."*
> *"Current statement does not include last transactions made."*
> *"Nothing this system offers is useful to me. The single thing I want from the program is traveler's checks and that's not offered. I would like another card without US Government stamped on it and I can't get that either."*
> *"Easy to use."*
> *"The site is easy to navigate through."*
> *"I have twice updated my account info under 'account maintenance' when I look up the status of these two changes, they both show up as 'new requests' rather then 'pending requests' or 'completed requests'. 30 days has passed since update transaction submitted."*
> *"This system is very good the only problem encountered was accessibility-system was at times slow to respond or did not respond at all."*
> *" Found it to serve my purposes at this point in time."*
> *"I like being able to view all purchases."*
> *"I was not able to access the request for sales draft or replacement card. The request for change in credit limit was not user friendly."*
> *"Use a program that works. I do not know if it was my computer or your system but the slow response renders it useless."*
> *"Very user friendly."*
> *"I am very pleased with EAGLS. Everything that I could possibly need regarding my account I can access on-line. No improvements needed as far as I am concerned."*
> *"When I try to navigate after viewing my account to maintenance the system is extremely slow. I usually time out before system makes switch from account to maintenance."*
> *"Did not have time to do all tasks."*
> *"I like that I can update my address and view my statement online."*
> *"I read through all the information you mailed-it seems simple and thorough although I have not accessed it though my computer yet."*
> *"At times the login process took a long time. Most likely due to bandwidth congestion. I had to back out on several occasions."*
> *"I like the idea, the concept and your execution of the system. It is clear enough to use."*
> *"I like being able to access my account and check the balance."*
> *"All is good."*
> *"Ease of use was first-rate, surprisingly simple."*
> *"Like the fact that I can access my account and see when my payments post on-line as well as my charges."*
> *"Don't know-didn't use it."*
> *"Never opened the second try, was timed out."*
> *"The booklet was very self explanatory, everything was simple."*
> *"Because of the rescrictions on the card it's simply a credit card and I find the billing statement adequate. If you have added incentives that made the account more diverse it would be a good tool."*

IV. Cardholder/EAGLS User Comments (continued)

1. EAGLS Functionality: (continued)

> *"Case sensitive log-on…why? Not corporate norm."*
> *"Took me an hour to get printouts of last 3 months statements!?!"*
> *"Some statements unavailable?! Groups statements by billing cycle instead of in order by month as is norm."*
> *"Requested duplicate sales draft…'Unable to process.' "*
> *"Since I have not used my government card, I have not used the EAGLS system and am completely unfamiliar."*
> *"Overall, I think the program was easy to access and very useful. I prefer this process vs using a phone talking to a machine."*
> *"See my previous survey sheet."*
> *"Send e-mail to me on the training function - brjohnson@dcmde.dla.mil"*
> *"I've only had to use my card on one deployment and haven't used the internet for anything about my account."*
> *"A ballance using ATM function."*
> *"The web site provided would not let me directly into the EAGLS program, but I searched for www.bankofamerica and was able to get in that way."*
> *"It seems fine, but I won't be using it for awhile, hopefully! Nothing against it I just hope to be at home station for awhile."*
> *"Very user friendly."*
> *"Very good system."*
> *"I do not have access to this account - no internet!! This program will not work when traveling, that is the time I need it most."*
> *"The system is too character sensitive. The page is not as user-friendly. It's a great system as far as access but could be written in a more simple matter for internet-illiterates like me."*
> *"Too much information to read in training guide - web site has too much information. Make it simple - get rid of what not needed."*
> *"First 3 attempts - original ID and password did not work - was able to get in and use the system."*
> *"User friendly."*
> *"Good system. I like the idea of being able to check previous statements."*
> *"Account access/information, requesting replacement card, and viewing current statement are very helpful."*
> *"I enjoyed the ability to access my account info even when overseas."*

2. Training materials:

> *"CD-ROM would be helpful"*
> *"I'm satisfied being able to talk with a representative over the phone and receive statements in the mail."*
> *"Be careful, to many training aids will only confuse simple minded military people."*
> *"Good"*
> *"When I travel I can't carry all training materials such as books, CD-ROM, video, etc but could carry a new credit card with basic EAGLS access code so I could check my current statement away from home."*
> *"CD-ROM would work best."*
> *"A tutorial on a CD-ROM would be great."*
> *"Information in the handbook was good. No need for additional training materials. It is logical and easy to follow."*
> *"The material that explains the features is good."*
> *"CD-ROM training would be excellent. Especially for our Airmen in the military."*
> *"CD-ROM ok"*

IV. Cardholder/EAGLS User Comments (continued)

2. Training materials: (continued)

> *"CD-ROM would be good, but the material you sent was useful. The only hard part of all this was finding the time to actually read the material and get on-line."*
> *"I do not use the card enough to need to use the EAGLS system. However I think this is great for those who use it more."*
> *"Pretty straight forward. Post the Program guide on the EAGLS net/page without having to login-that way people can look at the ins and outs of the card program without needing to gain account access."*
> *"CD-ROM is good for training others."*
> *"CD"*
> *"CD-ROM"*
> *"Never could get into training."*
> *"The booklet was easy to follow. Everything was simple. Nothing else needed."*
> *"CD-ROM"*
> *"Training not necessary. It's like all other web sites for banks, credit cards browers etc. Again it is only a credit card and only traces the credit to payment."*
> *"I had trouble changing my password initially. When I finally used a number in my password I was able to log-on."*
> *"Should not require training materials! Should be easy to use, self explanatory, low graphics, simple menu. Designers should go to working site for credit card. Design at 7th grade level. KISS! (keep it simple stupid) is the best guidance."*
> *"CD-ROM"*
> *"Info proved to be very helpful and useful."*
> *"CD-ROM"*
> *"See my previous survey sheet."*
> *"Send me CD-ROM & video in the mail. Threw out paper information you sent me - I'm inundated at work & home by junk paper mail!!! Not the way to go! Use a video instead."*
> *"None."*
> *"User guide was excellent."*
> *"Booklet worked well."*
> *"The book is adequate."*
> *"CD ROM would be nice."*

3. GCSU THD support:

> *"Have not used yet."*
> *"Didn't have to use."*
> *"THD is very useful."*
> *"I have not had the opportunity to use the THD."*
> *"Did not use the THD."*
> *"Didn't use."*
> *"Try not to crowd so many links on a single page."*
> *I found the THD to be very helpful. I had to call them a couple of times and they were very supportive.*
> *"Did not use the THD."*
> *"I have not used it yet."*

IV. Cardholder/EAGLS User Comments (continued)

3. GCSU THD support: (continued)

> *"No"*
> *"Haven't used the help desk yet."*
> *"Did not use."*
> *"No-didn't use."*
> *"No but I like the option of the Help Desk."*
> *"Did not use."*
> *"Called the Help Desk and employee was very friendly and professional. I also like the fact that she verified personal data prior to completing request."*
> *"See my previous survey sheet."*
> *"??"*
> *"Did not use it."*
> *"Did not use it."*
> *"Checked link; did not need it."*
> *"Didn't use."*
> *"No."*
> *"I did not use the helpdesk."*
> *"Did not use it."*

4. Other general comments:

> *"Works fine"*
> *"I hope this program will become available to all military members. I wish the people who maintain the accounts would understand that you will receive the money owed by us, when the government pays us back. You must understand we file a travel voucher and wait for the government to pay us back."*
> *"To an individual who travels quite a bit, this program will allow a person to keep overlapping charges (i.e. TDY back to back) straight while submitting their vouchers."*
> *" A direct settlement plan with DEFAS in which you and DEFAS arrange for payment and then the balance is the responsibility of the service member. I know from my own experience DEFAS usually does not reimburse all TDY allowances. Then the use of payment option should be considered for repayment of balance."*
> *"Great program, because I could check my current statement away from home."*
> *"Web site provides useful confirmation of recent payment amounts."*
> *"The District's connection to EAGLS is not functional."*
> *"Not good."*
> *"Provide "volunteers" with a postage paid reply card on which they can check off whether or not they have the resources to participate in the EAGLS program. Do not assume every cardholder has a PC in his/her home and that a PC at home is connected to the internet. Some who fall in this category may be willing to use their PC at work to participate in the EAGLS pilot program, I am not."*
> *"I decline to complete this survey. This government credit card is nothing but a bad headache. I discovered this during a recent government move. Unnecessary added burden to user. I have previously and now again declined a new card."*
> *"I never read the stuff; I am perfectly happy to use the card, get my monthly statement then send a check to pay it. I have no need to spend time on the computer messing around with my account. Sorry."*

IV. Cardholder/EAGLS User Comments (continued)

4. Other general comments: (continued)

> *"I do not like to use this credit card-it is a hassle."*
> *" First I have heard of this program."*
> *" I think the EAGLS on-line account access program is an excellent idea. Being able to access our account anywhere in the world via the internet is very helpful."*
> *"I left my User ID info behind. I tried to log on but couldn't without the ID. I contacted you Tech help and found the solution to my problem in a timely manner. THANK YOU and Happy Holidays."*
> *"My account password/ID was deactivated because I supposedly input an incorrect password three times. I need to have it reset what action should I take? I am overseas now!"*
> *"I am not sure of what I am suppose to do with this program. I do not own a computer with internet access so I have to use the one at work when I can get on it. A phone system when traveling would help."*
> *" Great idea for those who use the card at least once a month. Otherwise it is just eyewash. A solid set of procedures that will help the card user keep track of expenses."*
> *"Good work!"*
> *"I never used te program successfully. I am retired from government service and no longer possess a gov. card."*
> *"Dear Sir, I did not use the travel card during the pilot program, and therefore, didn't use the EAGLS card mgt system."*
> *"Card has monthly limits? I've never heard of this before and it wasn't explained to me. Unaware 'till ATM said no."*
> *"My primary Visa is Pentagon Federal Credit Union's. Suggest you visit their site to see how one should be designed. Low graphics, no stationary makes for quick page downloads."*
> *"Misplaced firewalls! The pages seem to expire each step and I'm unable to back up. Unnecessary. Once I access my account, let me move about more freely."*
> *"No after hours EAGLS help? Account technicians are out-of-the-loop?"*
> *"BofA didn't send me a bill for 2 months. Then I got late notices. In 14 years w/ PFCU, never missed a bill? What's up?"*
> *"EAGLS password never received. Then I called EAGLS helpdesk and got password!! No security!?! I gave technician my card # and middle initial & I'm in?!"*
> *"Screen's crowded w/ unnecessary info. I know my name, account #, limits, etc. I don't need to see it on every page."*
> *"Much of website (statement inserts) is not up. Don't know why it's needed."*
> *"How do get to next page on a statement? Not option?"*
> *" 'Revise Search' = a blank screen."*
> *" 'Current statement' and 'current transactions' are inoperative."*
> *"Slow, slow, slow!"*
> *"Too much data on statement! Ref#, merchant category? Why?"*
> *"Can't access several months at all?!"*
> *"Took eight (8) trys to get my Oct statement up!!"*
> *"Log-off takes to long and is too hard! One key…maybe two for a check. Not ever four keys!?!"*
> *"This system is too complicated and has too much unnecessary information, unneeded graphics, and weak links. Needs much work to keep it simple."*
> *"My inputs are probably not valid since I have not used my card or EAGLS."*
> *"Keep up the good work. It's great to be able to check the status of my account anytime day or night!"*
> *"Send CD-ROM & video!! Address me over the internet! Paper is useless!"*
> *"I was never able to log in!"*

IV. Cardholder/EAGLS User Comments (continued)

4. Other general comments: (continued)

> *"Is this going to merge with DFAS or Accounting & Finance to directly send payment to Bank of America? If this doesn't occur I don't see a reason for this access. This is the second time I filled out this form!"*

> *"Thanks for asking; however, I did not really take the time to review the package (EAGLS). I enjoy computers for personal use, but do not feel that I will ever use them for 'personal' business related matters. I'm sure you have a fine program, however, it's not for me."*

> *"Try again."*

> *"Needs 'Forgot your password?' "*

> *"I could not fill out the survey due to lack of information."*

> *"I have not used the system - so I can't comment on it."*

> *"The billing system is very poor and communication with the user is practically null & void. New users should receive - easy to understand guidelines on their contracts."*

> *"New users don't get easy to understand guidelines on their contracts. No communication from company to the user and the billing system is slow and somewhat unrealistic."*

> *"Will not use it! It is the same as ordering from web site and giving the world my credit card #."*

> *"Have not been briefed on program."*

> *"Preference is for online banking and account access."*

> *"I have been extremely frustrated with disputes."*

> *"Good Program."*

> *"I need a statement from the bank regarding an expense & was told it would be 3 months before I could get a copy. I consider this an unreasonable delay. I have received conflicting advice regarding the use of this card for official travel - specifically registration fees."*

> *"Overall I like it."*

> *"The program is very useful and should be available for all card holders. I have two cards (federal civilian and army National Guard). From time to time I get the accounts and cards mixed up, so having access to both accounts would be helpful."*